

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Terry M. Hagen
Jessica N. Hagen
Debtors

Case No. 17-03826-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke

Page 1 of 4

Date Rcvd: Dec 20, 2024

Form ID: 3180W

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Terry M. Hagen, Jessica N. Hagen, 16093 Maddox Road, Stewartstown, PA 17363-8625
4968652	+ AT&T UNIVERSAL, P.O. BOX 183055, COLUMBUS, OH 43218-3055
4968653	+ AT&T UNIVERSAL, P.O. BOX 183062, COLUMBUS, OH 43218-3062
4968646	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4968681	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, HOME DEPOT CREDIT SERVICES, PO BOX 182676, COLUMBUS, OH 43218-2676
4968679	HOME DEPOT, PO BOX 183175, COLUMBUS, OH 43218-3175
4968678	HOME DEPOT, PO BOX 9055, DES MOINES, IA 50368-9055
4968691	PAYPAL CREDIT, P.O. BOX 10568, ATLANTA, GA 30348
4968647	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4968645	+ TERRY M. HAGEN, JESSICA N. HAGEN, 16093 MADDOX ROAD, STEWARTSTOWN, PA 17363-8625
4968693	+ YORK COUNTY CHILD SUPPORT, 100 WEST MARKET STREET, YORK, PA 17401-1332

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4968650	EDI: CITICORP	Dec 20 2024 23:34:00	AT&T UNIVERSAL, P.O. BOX 8116, SOUTH HACKENSACK, NJ 07606
4968651	+ EDI: CITICORP	Dec 20 2024 23:34:00	AT&T UNIVERSAL, P.O. BOX 45165, JACKSONVILLE, FL 32232-5165
4968654	+ EDI: CITICORP	Dec 20 2024 23:34:00	AT&T UNIVERSAL CITI CARD, PO BOX 6500, SIOUX FALLS, SD 57117-6500
4968682	EDI: CITICORP	Dec 20 2024 23:34:00	HOME DEPOT CREDIT SERVICES, PROCESSING CENTER, DES MOINES, IA 50364-0500
4968660	+ EDI: CITICORP	Dec 20 2024 23:34:00	CITIBANK/ GOOD YEAR, P.O. BOX 790040, S LOUIS, MO 63179-0040
4968661	+ EDI: CITICORP	Dec 20 2024 23:34:00	CITIBANK/THE HOME DEPOT, P.O. BOX 790040, S LOUIS, MO 63179-0040
4968664	EDI: CITICORP	Dec 20 2024 23:34:00	CITICARDS CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4968662	+ EDI: CITICORP	Dec 20 2024 23:34:00	CITICARDS CBNA, P.O. BOX 790040, SAINT LOUIS, MO 63179-0040
4968663	+ EDI: CITICORP	Dec 20 2024 23:34:00	CITICARDS CBNA, 701 E 60TH ST N, SIOUX FALLS, SD 57104-0432
4968665	EDI: WFNNB.COM	Dec 20 2024 23:35:00	COMENITY BANK, BANKRUPTCY DEPT., PO BOX 182125, COLUMBUS, OH 43218-2125
4968666	+ EDI: WFNNB.COM	Dec 20 2024 23:35:00	COMENITYCAPITAL/ULTAMC, PO BOX

		182120, COLUMBUS, OH 43218-2120	
4999743	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 18:45:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5001801	EDI: Q3G.COM	Dec 20 2024 23:35:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
4968667	+ EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
4968673	+ EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 6103, CAROL STREAM, IL 60197-6103
4968668	EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL, P.O. BOX 15316, WILMINGTON, DE 19850
4968670	EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL, P.O. BOX 7086, DOVER, DE 19903
4968669	EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL, P.O. BOX 8003, HILLIARD, OH 43026
4968671	EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL SERVICES, P.O. BOX 3008, NEW ALBANY, OH 43054
4968672	EDI: DISCOVER	Dec 20 2024 23:34:00	DISCOVER FINANCIAL SERVICES, P.O. BOX 7086, DOVER, DE 19903
4968674	+ EDI: DISCOVERPL	Dec 20 2024 23:35:00	DISCOVER PERSONAL LOAN, ATTENTION: BANKRUPTCY, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
4968675	+ EDI: DISCOVERPL	Dec 20 2024 23:35:00	DISCOVER PERSONAL LOANS, PO BOX 30954, SALT LAKE CITY, UT 84130-0954
4971994	EDI: DISCOVER	Dec 20 2024 23:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4968677	+ EDI: CITICORP	Dec 20 2024 23:34:00	GOODYEAR CREDIT CARD, P.O. BOX 6403, SIOUX FALLS, SD 57117-6403
4968676	EDI: CITICORP	Dec 20 2024 23:34:00	GOODYEAR CREDIT CARD, P.O. BOX 9025, DES MOINES, IA 50368-9021
4968680	+ EDI: CITICORP	Dec 20 2024 23:34:00	HOME DEPOT CREDIT SERVICES, PO BOX 790328, SAINT LOUIS, MO 63179-0328
4968649	EDI: IRS.COM	Dec 20 2024 23:34:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4968655	EDI: JPMORGANCHASE	Dec 20 2024 23:34:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
4968657	EDI: JPMORGANCHASE	Dec 20 2024 23:34:00	CHASE CARD SERVICES, CARDMEMBER SERVICE, P.O. BOX 15153, WILMINGTON, DE 19886
4968658	EDI: JPMORGANCHASE	Dec 20 2024 23:34:00	CHASE CARD SERVICES, PO BOX 94014, PALATINE, IL 60094
4968659	EDI: JPMORGANCHASE	Dec 20 2024 23:34:00	CHASE MORTGAGE, 3415 VISION DR, COLUMBUS, OH 43219
5005671	EDI: JPMORGANCHASE	Dec 20 2024 23:34:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA, 71203
4968656	EDI: JPMORGANCHASE	Dec 20 2024 23:34:00	CHASE CARD, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850
4968683	+ Email/Text: PBNCNotifications@peritussservices.com		

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		Dec 20 2024 18:42:00	KOHL'S, ATTN: RECOVERY DEPT, PO BOX 3120, MILWAUKEE, WI 53201-3120
4968684	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 20 2024 18:42:00	KOHL'S, PO BOX 2983, MILWAUKEE, WI 53201-2983
4968686	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 20 2024 18:42:00	KOHL'S/CAPITAL ONE, PO BOX 3084, MILWAUKEE, WI 53201-3084
4968685	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 20 2024 18:42:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043
4968687	+ Email/Text: unger@members1st.org		
		Dec 20 2024 18:43:00	MEMBERS 1ST F C U, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899
4968688	+ Email/Text: unger@members1st.org		
		Dec 20 2024 18:43:00	MEMBERS 1ST FEDERAL, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899
5360787	+ EDI: AISMIDFIRST		
		Dec 20 2024 23:34:00	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5360786	+ EDI: AISMIDFIRST		
		Dec 20 2024 23:34:00	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4968648	+ EDI: PENNDEPTREV		
		Dec 20 2024 23:35:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4968648	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 20 2024 18:43:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4968689	+ Email/Text: recovery@paypal.com		
		Dec 20 2024 18:42:00	PAYPAL, LEGAL DEPT., 2211 NORTH FIRST STREET, SAN JOSE, CA 95131-2021
4968690	+ EDI: SYNC		
		Dec 20 2024 23:34:00	PAYPAL CREDIT, PO BOX 5018, LUTHERVILLE TIMONIUM, MD 21094-5018
5011947	EDI: PRA.COM		
		Dec 20 2024 23:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4973602	+ EDI: PENNDEPTREV		
		Dec 20 2024 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4973602	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Dec 20 2024 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5013308	EDI: Q3G.COM		
		Dec 20 2024 23:35:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4968692	+ Email/Text: kcm@yatb.com		
		Dec 20 2024 18:42:00	YORK ADAMS TAX BUREAU*, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2024 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 2 Jessica N. Hagen bdiefenderfer@cgalaw.com jhall@cgalaw.com;rshearer@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Brent Diefenderfer	on behalf of Debtor 1 Terry M. Hagen bdiefenderfer@cgalaw.com jhall@cgalaw.com;rshearer@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Jerome B Blank	on behalf of Creditor JPMorgan Chase Bank National Association pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Terry M. Hagen

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8093

EIN --

Debtor 2

Jessica N. Hagen

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2180

EIN --

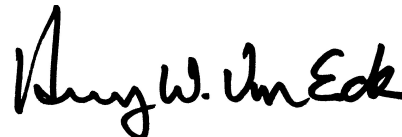
United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-03826-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry M. Hagen

Jessica N. Hagen
aka Jessica N. Mason**By the
court:**12/20/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.